



Senator Denise Moreno Ducheny

District Offices

637 Third Avenue, Suite C
Chula Vista, CA 91910
tel (619) 409-7690
fax (619) 409-7688

1224 State Street, Suite D
El Centro, CA 92243
tel (760) 335-3442
fax (760) 335-3444

53-990 Enterprise Way, Suite 14
Coachella, CA 92236
tel (760) 398-6442
fax (760) 398-6470

Capitol Office

State Capitol, Room 4081
Sacramento, CA 95814
tel (916) 651-4040
fax (916) 327-3522

senator.ducheny@sen.ca.gov

Elder Financial Abuse



Senior Fact Sheet

Aging and Long-Term Care Resources

The resources below will help put you in touch with information about state and area agencies, and private organizations serving the elderly in your community.

- **Area Agency on Aging**
1-800-510-2020

Information and access to your community's comprehensive network of community-based long-term care services.

- **HICAP – Health Insurance Counseling and Advocacy Program**
1-800-434-0222

Provides assistance on questions related to Medicare, Medicare HMOs, Medicare supplements and long-term care insurance.

- **Medicare Office**
1-800-633-4227

- **California Department of Aging**
1-916-419-7500

1300 National Drive, Room 200
Sacramento, CA 95834

- **California Commission on Aging**
1-916-419-7591

California Senior Legislature
Triple-A Council of California
1300 National Drive, Room 173
Sacramento, CA 95834

- **AARP State Office**
1-866-448-3614

1415 L Street, Room 960
Sacramento, CA 95814

- **Senior Legal Hotline**
1-800-222-1753

www.seniorlegalhotline.org

Other important numbers:

- **Area Agency on Aging**

Call this office for comprehensive aging and long-term care related resources, information and referral in our community.
9335 Hazard Way
San Diego, CA 92123
(800) 510-2020

- **APS/Adult Protective Services**

Call this office to report abuse (physical, emotional, financial or neglect) or suspected abuse of older or disabled people.
9335 Hazard Way
San Diego, CA 92123
(800) 510-2020

- **In-Home Support Services**

Call this number if you need assistance with domestic services and you cannot afford to have an assistant.
(800) 510-2020

- **RSVP (Retired Senior Volunteer Program)**

Call this number to find out about our community volunteer programs.
9335 Hazard Way
San Diego, CA 92123
(858) 505-6339

- **Local Welfare Office**

1700 Pacific Coast Highway
San Diego, CA 92101
(619) 515-6770

Elder Financial Abuse

Elder abuse comes in many forms, including physical abuse, abandonment, emotional/psychological abuse, financial/material abuse, and neglect.

Older people can be especially vulnerable because they may be more trusting, lonely, in need of assistance or suffering from memory or cognitive disabilities. They can also be targeted because of their homes and assets.

Many are targeted by unlicensed home repairmen, roving professional thieves, paid caregivers, and greedy relatives who have little fear of being caught or punished, and through investment schemes. Anyone can be the victim of fraud, but senior citizens are most often the target.

Warning Signs

Often there is no proof of financial abuse, but the presence of any of the following conditions may warrant concern and investigation.

- Unpaid bills, eviction notices or notices of discontinued utilities.
- Bank statements and canceled checks no longer come to the elder's home.
- Unusual activity in the older person's bank accounts including large, unexplained withdrawals, frequent transfers between accounts, or placement of additional names on accounts.
- Absence of documentation about financial arrangements.
- Recent new acquaintances, particularly those who take up residence with the senior or move to isolate him/her from family and long-time friends.
- Changes in property titles, wills, or other documents, particularly if senior is confused and/or documents favor new acquaintances.

- Forged checks or suspicious signatures.
- Documents such as deeds, pensions, stocks, or government payments are missing.
- Lack of amenities when senior can afford them, or missing property.
- Senior is uncared for and household is unkempt.
- Unnecessary home repairs or services.
- Frequent checks written to cash, charities, or telemarketing promotions.

Preventive Measures

One of the most effective means of protecting seniors is through simple preventive measures.

Banking/Paying Bills

- Have checks mailed directly to your bank or credit union to reduce the risk of checks being stolen, misplaced, or destroyed.
- Ask your bank about special programs designed to help seniors.
- Use ATM cards to withdraw cash, rather than carrying large amounts of cash.
- Pay bills automatically by having them deducted from your bank account.
- Have a trusted family member or friend pay your bills, or use a bill paying service.
- Be wary of any offer which sounds too good to be true.
- Ask for information in writing before you buy.
- Don't pay for work ahead of time - pay only when work is completed to your satisfaction.
- Get several cost estimates in writing with details on the quality of material and work to be done.
- Check references and contractor licenses.

Telemarketing/Investment Fraud

Unscrupulous stockbrokers and financial planners who engage in financial abuse often seek out the elderly. Costly mistakes can be avoided by following these self-defense tips:

- Do not give your personal or financial information to callers you don't know.
- Don't be a "courtesy victim;" say "no" to solicitations.
- Check out strangers touting "strange deals;" don't be rushed into a decision.
- Stay in charge of your money; constant vigilance is important.
- Never judge a person's integrity by how he/she "sounds"; con artists often sound very professional.
- Watch out for salespeople who prey on your fears, such as outliving your savings.
- Monitor your investments and ask tough questions; look for signs of excessive or unauthorized trading.
- Be suspicious if retrieving your principal or if cashing out profits is difficult.
- Be very suspicious of promises to make good on original funds that were lost with an ever greater return.
- Don't let embarrassment or fear keep you from reporting investment fraud or abuse.

Reporting Abuse

Suspected financial abuse should be referred to your local police agency for criminal investigation. When the financial abuse occurs in a licensed facility, it should be reported to the facility's ombudsman and/or the Attorney General's office for investigation and prosecution.

Department of Justice
Bureau of Medi-Cal Fraud and Elder Abuse
P.O. Box 944255
Sacramento, CA 94244-2550
1-800-722-0432
www.caag.state.ca.us/bmfea/complaint.htm

For information on Telemarketing & Investment Fraud

Seniors Against Investment
Fraud (SAIF)
Department of
Corporations
1515 K Street, Suite 200
Sacramento, CA 95814
Toll Free:
1-866-275-2677
www.corp.ca.gov

**If you are aware of
fraud, or for con-
sumer tips, contact:
Federal Trade
Commission**
toll free,
1-877-987-3728
www.ftc.gov/fte/consumer

**For information on
mail fraud, or to file a
complaint**
[www.usps.com/
postalinspectors/fraud](http://www.usps.com/postalinspectors/fraud)

**To register on the Nation-
al Do-Not-Call Registry**
1-888-382-1222
www.donotcall.gov

**To check contractor licenses,
contact:
California Contractors State
License Board**
1-800-321-2752
www.cslb.ca.gov